

Borrower Name: Sheffield, Troy
Property Address: 728 MacBeth Drive Pittsburgh, PA 15235
Servicer Name: Carrington Mortgage Services, LLC
Loan Number: 7000303537

Full History

Date	Activity By	Action Taken
11/17/2021 03:23:45 PM ET	Attorney	File Submitted
File Submitted by Albert Reese. The following documents were submitted: Sheffield (Loan #4771237411) - Borrower Authorization (Added 11-17-2021) Sheffield (Loan #4771237411) - HAMP Request for Mortgage Assistance (RMA) (Added 11-17-2021) Sheffield (Loan #4771237411) - Uniform Borrower Assistance Form (Added 11-17-2021) Sheffield (Loan #4771237411) - Mortgage Assistance Application Form 710 (Added 11-17-2021) Sheffield (Loan #4771237411) - Financial Statement (Added 11-17-2021) Sheffield (Loan #4771237411) - IRS Form 4506-C (Added 11-17-2021) Sheffield (Loan #4771237411) - Dodd-Frank Certification (Added 11-17-2021) Sheffield (Loan #4771237411) - Government Monitoring Data (Added 11-17-2021) Sheffield (Loan #4771237411) - Borrower Income (Wages) - Paystubs Showing Most Recent 30 days' Earnings (Added 11-17-2021) Sheffield (Loan #4771237411) - Most Recent 2 Tax Returns (Added 11-17-2021) Sheffield (Loan #4771237411) - Proof of Occupancy (Added 11-17-2021) Sheffield (Loan #4771237411) - Cenlar Request for Review (Added 11-17-2021) Sheffield (Loan #4771237411) - Cenlar Financial Statement (Added 11-17-2021) Sheffield (Loan #4771237411) - Hardship Letter (Added 11-17-2021) Sheffield (Loan #4771237411) - taxes 2019 (Added 11-17-2021) Sheffield (Loan #4771237411) - Loss Mitigation Order (Added 11-17-2021)		

Date	Activity By	Action Taken
11/30/2021 07:02:53 PM ET	Servicer	Servicer Transfer
Servicer Transferred by: Ladon Wilson. Details: Ladon Wilson transferred submission from Cenlar FSB to Carrington Mortgage Services, LLC . Reason: Service Transfer. Attached Files:		

Date	Activity By	Action Taken
11/30/2021 07:02:55 PM ET	Servicer	File Resubmitted
Ladon Wilson resubmitted file for review: Reason: Ladon Wilson transferred submission from Cenlar FSB to Carrington Mortgage Services, LLC . Message: Service Transfer Attached Files:		

Date	Activity By	Action Taken
12/01/2021 05:52:35 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: RE: File Resubmitted Message: Hello, I checked toe POC and Cenlar was the mortgage. Did I do something incorrect? Please advise. Thanks in advance, Annice		

Date	Activity By	Action Taken
12/03/2021 08:32:33 PM ET	Servicer	Account Change
File Changed by: Rudolph Orozco. Change(s): Loan Number changed from 4771237411 to 7000303537.		

Date	Activity By	Action Taken
12/03/2021 08:34:02 PM ET	Servicer	File Opened
File Opened by Rudolph Orozco		

Date	Activity By	Action Taken
12/03/2021 10:55:31 PM ET	Servicer	Message Sent
From: Rudolph Orozco (Servicer) Subject: RE: File Submitted Message: Mr. Reese, This message is to confirm that Carrington Mortgage Services (aka, CMS) is in receipt of the loss mitigation package submitted through the DMM Portal as FILE SUBMITTED on 11/17/2021 . It has been forwarded to our Loss Mitigation Department (aka, Loss Mit) today to review for its completeness. If there are missing or incomplete documents, you will be notified through the portal. Thank you.		

Date	Activity By	Action Taken
12/03/2021 10:58:37 PM ET	Servicer	Message Sent
From: Rudolph Orozco (Servicer) Subject: Loss Mitigation Order expired Message: Mr. Reese, The Loss Mitigation Order expired on 11/17/2021 . To continue use of the DMM Portal, will you be filing a motion to extend the loss mitigation period? Please advise. Thank you.		

Date	Activity By	Action Taken
12/05/2021 05:33:15 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: RE: Loss Mitigation Order expired Message: Hello, The LMP Order has not expired, please check at Docket No. 68. Here are the deadlines per the docket Loss Mitigation Order. Signed on 11/2/2021. Loss Mitigation Status Report Deadline is 1/1/2022. Loss Mitigation Order Expiration Deadline is 3/2/2022. Loss Mitigation Final Report Deadline is 3/9/2022. (mgut) (Entered: 11/02/2021) Please let me know if anything else is needed. Looking forward to working with you towards a permanent modification. Thanks, Annice		

Date	Activity By	Action Taken
12/08/2021 08:13:09 PM ET	Servicer	Message Sent
From: Rudolph Orozco (Servicer) Subject: RE: Loss Mitigation Order expired Message: Mr. Reese, Thank you for the update regarding the Loss Mitigation Order. Please update the new expiration date in the COURT PROGRAM page of the DMM Portal.		

Date	Activity By	Action Taken
12/09/2021 06:52:50 PM ET	Servicer	Docs Incomplete Notice
File Rejected by: Rudolph Orozco. Reason: Incomplete Package Due Date: 12-23-2021 Message: <ul style="list-style-type: none"> • Other: <ul style="list-style-type: none"> ◦ 30 days current paystubs showing year to date taxes and deductions Sheffield (Loan #7000303537) - 7000303537 acknowledgment incomplete notice dtd 12-08-2021.pdf (Added 12-09-2021)		

Date	Activity By	Action Taken
12/12/2021 03:27:54 PM ET	Attorney	File Resubmitted
<p>Albert Reese resubmitted file for review: Reason: Completed Package Message: Hello,</p> <p>I have requested paystubs from August 2021 to present from the borrower. I will post them to the Portal upon receipt.</p> <p>Thanks in advance,</p> <p>Annice E. Reese</p> <p>Attached Files:</p>		

Date	Activity By	Action Taken
12/14/2021 08:30:52 AM ET	Servicer	File Opened
File Opened by Rudolph Orozco		

Date	Activity By	Action Taken
12/14/2021 08:32:19 AM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer) Subject: RE: File Resubmitted Message: Mr. Reese,</p> <p>Thank you for the update.</p>		

Date	Activity By	Action Taken
12/14/2021 08:33:38 AM ET	Servicer	Docs Incomplete Notice
<p>File Rejected by: Rudolph Orozco. Reason: Incomplete Package Due Date: 12-23-2021 Message:</p> <ul style="list-style-type: none"> • Other: <ul style="list-style-type: none"> ◦ 30 days current paystubs showing year to date taxes and deductions <p>Sheffield (Loan #7000303537) - 7000303537 acknowledgment incomplete notice dtd 12-08-2021.pdf (Added 12-14-2021)</p>		

Date	Activity By	Action Taken
12/14/2021 08:48:22 PM ET	Attorney	File Resubmitted
<p>Albert Reese resubmitted file for review: Reason: Completed Package Message: Hello,</p> <p>Attached please find paystubs from 7/25/2021 to 12/04/2021. Please review for approval of a permanent modification.</p> <p>Thanks in advance and Happy Holidays!</p> <p>Annice</p> <p>Attached Files: Sheffield (Loan #7000303537) - Borrower Income (Wages) - Paystubs Showing Most Recent 30 days' Earnings Update 1 (Added 12-14-2021)</p>		

Date	Activity By	Action Taken
12/17/2021 06:50:33 PM ET	Servicer	File Opened
File Opened by Rudolph Orozco		

Date	Activity By	Action Taken
12/17/2021 06:54:07 PM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer) Subject: RE: File Resubmitted Message: Mr. Reese,</p> <p>This message is to confirm that Carrington Mortgage Services (aka, CMS) is in receipt of the paystubs from 07/25/21 to 12/04/21 submitted through the DMM Portal as FILE RESUBMITTED on 12/04/2021. It has been forwarded to our Loss Mitigation Department today for review. Thank you.</p> <p>NOTE: The receipt and acknowledgment of the additional loan modification documents received through the DMM Portal does not constitute a complete package. The additional documents received will be reviewed by the Loss Mitigation Intake Department to deem it complete or incomplete. If the requested documents are not received within the timeframe given, the loss mitigation review maybe cancelled due to an incomplete file. <u><i>For an update on the status of the file and its review, please follow up in 5 DAYS after the submission of the additional documents have been acknowledged.</i></u></p>		

Date	Activity By	Action Taken
12/19/2021 03:32:02 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: RE: File Opened Message: Thank you.</p> <p>Annice</p>		

Date	Activity By	Action Taken
12/22/2021 01:41:15 PM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer)</p> <p>Subject: File complete ...submitted to underwriting</p> <p>Message:</p> <p>Mr. Reese,</p> <p>Our Loss Mitigation Department has deemed the loan modification file to be complete with its required documents on 10/20/2021. It has been submitted to underwriting to continue with the modification review process. A decision will be reached in approximately 20 business days or less. <i>Please note, though the loan modification package is complete, our Underwriting Department may request additional documentations to continue with the review.</i> Thank you.</p>		

Date	Activity By	Action Taken
12/22/2021 01:43:09 PM ET	Servicer	Docs Complete Notice
<p>File Completed by: Rudolph Orozco.</p> <p>Message:</p> <p>Our Loss Mitigation Department has deemed the loan modification file to be complete with its required documents on 10/20/2021. It has been submitted to underwriting to continue with the modification review process. A decision will be reached in approximately 20 business days or less. <i>Please note, though the loan modification package is complete, our Underwriting Department may request additional documentations to continue with the review.</i> Thank you.</p>		

Date	Activity By	Action Taken
12/31/2021 12:38:23 PM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer)</p> <p>Subject: Loan approved for 3 month trial period plan</p> <p>Message:</p> <p>Mr. Reese,</p> <p>Our Loss Mitigation Department has approved the debtor(s) for the following modification trial.</p> <p>Attached is the FHA HAMP Trial Period Plan dated 12/29/2021 for the debtor(s) to qualify for a loan modification, upon successful completion of the trial. The debtor(s) is to pay \$855.51 on the following dates below.</p> <ul style="list-style-type: none"> • 1st trial payment due 02/01/2022 • 2nd trial payment due 02/01/2022 • 3rd trial payment due 04/01/2022 <p><i>The debtor(s) is to date, sign and return page 7 of the trial period plan for acknowledgment and acceptance, via the DMM Portal, before the first payment becomes due. Failure to return the signed trial agreement will result in the cancelation of the trial period plan. Check by phone payments are accepted and the fee will be waived. Thank you.</i></p> <p>NOTE: Please let us know if this court district requires the Chapter 13 Trustee to disburse the trial payments. If so, does it require a motion to be filed for an Order to be entered for the Plan to be amended for the Trustee to disburse payments?</p> <p>Attached Files:</p> <p>Sheffield (Loan #7000303537) - 7000303537 FHA HAMP trial period plan dtd 12-29-2021.pdf (Added 12-31-2021)</p> <p>Sheffield (Loan #7000303537) - 7000303537 loss mitigation evaluation notice dtd 12-27-2021.pdf (Added 12-31-2021)</p>		

Date	Activity By	Action Taken
12/31/2021 12:40:01 PM ET	Servicer	Decision Reported
<p>Decision reported by Rudolph Orozco.</p> <p>Message: Approved:</p> <p>Our Loss Mitigation Department has approved the debtor(s) for the following modification trial.</p> <p>Attached is the FHA HAMP Trial Period Plan dated 12/29/2021 for the debtor(s) to qualify for a loan modification, upon successful completion of the trial. The debtor(s) is to pay \$855.51 on the following dates below.</p> <ul style="list-style-type: none">• 1st trial payment due 02/01/2022• 2nd trial payment due 02/01/2022• 3rd trial payment due 04/01/2022 <p><i>The debtor(s) is to date, sign and return page 7 of the trial period plan for acknowledgment and acceptance, via the DMM Portal, before the first payment becomes due. Failure to return the signed trial agreement will result in the cancelation of the trial period plan. Check by phone payments are accepted and the fee will be waived. Thank you.</i></p> <p>NOTE: Please let us know if this court district requires the Chapter 13 Trustee to disburse the trial payments. If so, does it require a motion to be filed for an Order to be entered for the Plan to be amended for the Trustee to disburse payments?</p> <p>Attached Files:</p> <p>Sheffield (Loan #7000303537) - 7000303537 FHA HAMP trial period plan dtd 12-29-2021.pdf (Added 12-31-2021)</p>		

Date	Activity By	Action Taken
01/03/2022 05:42:04 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney)</p> <p>Subject: RE: Decision Reported - Approved</p> <p>Message:</p> <p>Thank you for the great news. The Debtor is scheduled to come into the office tomorrow to sign the trial modification and then we will post to the Portal.</p> <p>Thanks again,</p> <p>Annice</p>		

Date	Activity By	Action Taken
01/05/2022 08:40:02 AM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer)</p> <p>Subject: RE: Decision Reported - Approved</p> <p>Message:</p> <p>Mr. Reese,</p> <p>You're very welcome. Please be sure that the signed trial agreement is returned via the DMM Portal. This is a FHA requirement. Thank you.</p>		

Date	Activity By	Action Taken
01/10/2022 09:51:26 AM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Signed Trial Modification Attached Message: Good morning,</p> <p>Attached please find the signed trial modification. I will file Interim Mortgage Modification Order so the Trustee is updated.</p> <p>Thanks again,</p> <p>Annice</p> <p>Attached Files: Sheffield (Loan #7000303537) - Signed Trial Mod (Added 01-10-2022)</p>		

Date	Activity By	Action Taken
01/11/2022 08:36:30 AM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer) Subject: RE: Signed Trial Modification Attached Message: Mr. Reese,</p> <p>This message is to confirm that Carrington Mortgage Services (aka, CMS) is in receipt of the signed and dated trial agreement submitted through the DMM Portal on 01/10/2022. It has been forwarded to our Loss Mitigation Department today. Thank you.</p>		

Date	Activity By	Action Taken
01/11/2022 11:28:49 AM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Signed Trial Mod Received Message: Thank you for the update .</p> <p>Annice</p>		

Date	Activity By	Action Taken
03/02/2022 08:09:16 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Interim Mortgage Mod Order Message: Hello, Please update our office regarding the trial modification payments. Thanks in advance		

Date	Activity By	Action Taken
03/03/2022 09:29:38 AM ET	Servicer	Message Sent
From: Rudolph Orozco (Servicer) Subject: RE: Interim Mortgage Mod Order Message: Mr. Reese, <p>Is the Chapter 13 Trustee paying the trial period plan payments? Or, is it being paid by the debtor outside of the Plan? In reviewing the National Data Center, the Trustee did disburse a payment on 02/23/22 (check # 1226834) for \$1,109.14 which was received by CMS on 02/28/22. Was this disbursement meant as the 02/01/22 trial payment for \$855.51? Plus, I checked the court docket and I did not see where a motion was filed requesting the trial payments to be paid through the Chapter 13 Plan. Please advise. Thank you.</p>		

Date	Activity By	Action Taken
03/03/2022 11:44:13 AM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: RE: Interim Mortgage Mod Order Message: Hello, I inadvertently forgot to file the Interim Mortgage Mod Order, but completed it and filed last night. I am happy to hear that you received the February payment, and an over payment at that! The docket has been updated and the trustee should be sending the correct payments for March and April. I apologize for my delay. Thanks in advance, Annice		

Date	Activity By	Action Taken
03/15/2022 07:00:55 PM ET	Servicer	Message Sent
From: Rudolph Orozco (Servicer) Subject: RE: Interim Mortgage Mod Order Message: Mr. Reese, Thank you for the update that the INTERIM LM ORDER was entered on 03/03/22.		

Date	Activity By	Action Taken
04/13/2022 02:24:00 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: RE: Interim Mortgage Mod Order Message: Hello, just checking in. Will be filing a motion to extend Imp tomorrow since we aren't finished with the modification. Annice		

Date	Activity By	Action Taken
05/15/2022 02:01:16 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: Trial Modification Message: Hello, The final trial modification payment was received in April 2022. Debtor is looking forward to a final modification. Also, I am filing the Motion to Extend LMP dated 5/16/22 due to not receiving any additional documentation or permanent offers. Please update our office regarding the permanent final modification and when we can expect that paperwork. Thanks in advance, Annice		

Date	Activity By	Action Taken
05/18/2022 08:32:54 PM ET	Servicer	Message Sent
From: Rudolph Orozco (Servicer) Subject: RE: Trial Modification Message: Mr. Reese, The Chapter 13 Trustee has completed disbursing all 3 trial payments. The file was forwarded to underwriting on 04/29/22 to prepare the final loan modification agreement documents. This will take approximately 15 to 20 business days (or less). Once available, it will be uploaded in the DMM Portal. Until the loan is modified, the Chapter 13 Trustee is to continue paying the \$855.51. Thank you.		

Date	Activity By	Action Taken
06/03/2022 12:48:21 PM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer) Subject: Final loan modification agreement documents Message: Mr. Reese,</p> <p>Attached is the final loan modification agreement document dated 06/02/2022 to be signed by the borrower(s) and notarized (if applicable). The first payment due date is 06/01/2022. Please have the executed original returned to Carrington Mortgage Services.<i>Please use the FedEx return label (tracking no. 7770 2665 840) provided for the debtor(s) to return the executed documents. Disregard the due date on the cover sheet and have the executed documents returned by 06/21/2022.</i></p> <p>It is our understanding that your office will file the motion to obtain court approval for the loan modification. Without a copy of the entered Order, the loan cannot be modified. <i>Until the loan is modified, the borrower(s) is to continue submitting the trial period plan payment amount.</i> Thank you.</p> <p>Attached Files: Sheffield (Loan #7000303537) - 7000303537 FINAL loan mod agreement docs dtd 06-02-2022.pdf (Added 06-03-2022)</p>		

Date	Activity By	Action Taken
06/10/2022 04:22:46 PM ET	Attorney	Message Sent
<p>From: Albert Reese (Borrower Attorney) Subject: Signed and notarized Permanent Modification docs Message: Attached please find the signed and notarized modification documents. Please let me know if anything else is needed and I will be filing the Motion to Approve with the Courts next week.</p> <p>Thanks in advance, Annice</p> <p>Attached Files: Sheffield (Loan #7000303537) - Signed Modification (Added 06-10-2022)</p>		

Date	Activity By	Action Taken
06/16/2022 05:18:06 PM ET	Servicer	Message Sent
<p>From: Shawn Wali (Servicer) Subject: RE: Signed and notarized Permanent Modification docs Message: Hello,</p> <p>We need the hard copies. Please have them shipped to us using the fedex return label that was included in the package.</p> <p>Best Regards,</p> <p>Shawn Wali</p>		

Date	Activity By	Action Taken
06/28/2022 03:20:28 PM ET	Attorney	Message Sent
From: Albert Reese (Borrower Attorney) Subject: RE: Signed and notarized Permanent Modification docs Message: Definitely.		

Date	Activity By	Action Taken
07/12/2022 12:57:44 PM ET	Servicer	Message Sent
From: Shawn Wali (Servicer) Subject: RE: Signed and notarized Permanent Modification docs Message: Hello, Unfortunately the documents failed Quality Control review because someone used White Out to make a date correction. White Out is not permitted on legal documents. I've emailed you a new set of docs with a new fed ex label. Your client was included on the CC line. I've attached the new set of docs to this message as well. Best Regards, Shawn Wali Attached Files: Sheffield (Loan #7000303537) - 7000303537 - New Set of Final Loan Mod Docs dtd 7-12-22.pdf (Added 07-12-2022)		